

Frequently Asked Questions

What is a 184 loan?

The Section 184 Loan Guarantee Program was created by the Housing and Community Development Act of 1992 to address the lack of mortgage lending in Indian Country. The 184 program offers a loan guarantee to private sector lenders who make mortgage loans to eligible borrowers for homes located in Indian Country.

Below is a map of the states that are eligible to Section 184 loan guarantee program.

<http://www.hud.gov/offices/pih/ih/homeownership/184/loansnation.pdf>

How can I apply to have a home built on my property within the reservation boundaries?

Once a year our department offers tribal members that own or have property in trust an opportunity to build a home on that piece of land. This is called the Stick Built Home Loan; in the amount of \$125,000.00 at a fixed 4% interest rate for 30 years. In order to qualify the applicant or co-applicant must have a credit score of 630 or higher. All information shared with the TTHAP department is always **confidential!**

This loan is advertised in the beginning of the calendar year. It is open for 30 days. For more loan details please call Ashlynn Crolley or Ilia Brown.

I want to renovate my home; can the tribe help with that?

There are several opportunities for tribal members to renovate their home. In the beginning of every calendar year the TTHAP program offers a loan in the amount of \$30,000.00 at a fixed 6% interest rate for 15 years. Please contact Ashlynn Crolley or Ilia Brown for additional information regarding this program.

Furthermore, the Housing Department offers a grant up to \$20,000 to low income tribal members that are currently living in a home that is in sub standard condition. More information on this program can be obtained by calling the Housing Department at 360-651-4580.

Is the site sanitation application by Indian Health Services something I can use multiple times?

No. This is only available one time for each individual who is an enrolled member of a federally recognized tribe. Indian Health Services can be contacted by phone at 206-615-2799.

How do I apply for a home when it is available?

We will have applications available in our office and on our *Forms subtitle* when we have a home listed for sale by our department. There is a specified time period that the home is on the market to Tulalip tribal members and their families from the day it is put up for sale. After the specified closing date we will not accept any more applications.

Where can I find out what homes or programs are available?

When our office puts a home on the market for Tulalip tribal members and their families we will advertise this information in the See-Yaht-Sub, Tulalip Broadband Channel 10, and our web page under *subtitle* **Current Listings**

How do I know if I am qualified for a loan?

There are several pieces of criteria that need to be met by the applicant and or co-applicant. The applicant or co-applicant need to have a credit score of 630 or higher and no bankruptcies within the last 3 years. There needs to be documentation of at least 2 years of stable work history/income by applicant(s). If you would like the TTAHP staff can set up an appointment to review your application and answer any specific questions you might have. All information shared with the TTHAP department is always **confidential!**

Does the tribe offer any credit improvement classes or counseling?

The TTHAP program has a Credit Specialist who works directly with clients. The credit specialist will help clients clean up their negative credit history and create positive money management behaviors.

If you don't have any previous credit history he/she will work with you to find alternative credit that can be used on your credit report.

There is no cost to tribal members and/ or their families for this service. All information shared with the credit specialist is always **confidential!**

Where can I get a credit report?

The TTHAP Credit Specialist can pull your credit report (from all three credit bureaus) that has the FICO scores attached for \$20.00 from the TTHAP office.

When your credit report is pulled you have the option to have the Credit Specialist review that report with you and answer any questions that you may have. All information shared with the TTHAP department is always **confidential!**

You can also go to www.annualcreditreport.com and receive a free copy of your credit report from all three credit bureaus *without* your FICO scores but all your credit history from the last 7 years.

What are the office hours for TTHAP's?

The TTHAP staff work by the Tribal Government office hours which is:

Monday – Friday 8am – 4:30pm with lunch from 12pm – 1pm.

The Tribal government offices are closed on most of the Federal Holidays (excluding Columbus Day)

Can I combine 2 TTHAP programs?

Unfortunately, you cannot combine TTHAP programs as our goal is to serve the housing needs of Tulalip tribal members and their families. We are able to better serve our membership by limiting one program per customer.

Where do my mortgage payments go?

The Tulalip Tribes Finance Department located at:
6729 Totem Beach Rd.
Tulalip, WA 98271;
Phone # 360-651-4373.

Where do I go if I need a permit to do work on my property?

The Tulalip Tribes Community Development Department over sees the physical development of the Reservation, including land use planning, permitting and code compliance, tax and licensing administration, and storm water management and planning.

http://www.tulaliptribes-nsn.gov/department/community_development/index.asp

You can print a copy of that permit from the above link.